UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Authorized Agent for Secured Creditor 130 Clinton Road, Lobby B, Suite 202

Fairfield, NJ 07004 Telephone: 973-575-0707 Facsimile: 973-404-888

Laura Egerman, Esq. (LE-8250)

In Re:

Rolinson Timothy,

Debtor,



Order Filed on July 5, 2022 by Clerk **U.S. Bankruptcy Court District of New Jersey**

Case No.: 20-15715-JKS

Chapter:

13

Hearing Date: June 23, 2022

Judge:

John K. Sherwood

AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF **DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

DATED: July 5, 2022

Honorable John K. Sherwood United States Bankruptcy Court

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THIS MATTER having come before the Court on the Certification of Default of NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 12 McKinnley Place, West Orange, NJ 07052 (the "Subject Property"), and Michelle Labayen representing Rolinson Timothy ("Debtor"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

- 1. The Debtor is in default of post-petition payments owed to Secured Creditor. The following post-petition arrears remain due and outstanding to Secured Creditor:
 - The Debtor is overdue for <u>9</u> months from <u>October 2021</u> through <u>June 2022</u>.
 - The Debtor is overdue for $\underline{3}$ payments from $\underline{\text{October 2021}}$ through $\underline{\text{December 2021}}$ at \$1,310.32 per month.
 - The Debtor is overdue for $\underline{6}$ payments from $\underline{\text{January 2022}}$ through $\underline{\text{June 2022}}$ at \$1,300.52 per month.

Funds Held In Suspense \$172.89. Total Arrearages Due \$11,561.19.

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on <u>July 1, 2022</u>, regular monthly mortgage payments shall be timely remitted to Creditor pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.
 - Beginning on July 15, 2022, monthly cure payments shall be made in the amount of \$1,926.86 for 5 months with a 6th and final payment of \$1,926.89 coming no later than December 15, 2022.

- 3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing

PO Box 10826

Greenville, SC 29603-0826

■ Monthly cure payment:

NewRez LLC d/b/a Shellpoint Mortgage Servicing

PO Box 10826

Greenville, SC 29603-0826

- 4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
- 5. In the event of Default:
- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Agreed Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.
- This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.

6.	Award of Attorneys' Fees:	م	,,	بر
■ The Applicant is awarded attorney fees of $$200.00$ and costs of $$0.00$.				
	The fees and costs are payable:			
	■ Through the Chapter 13 plan.			
	□ To the Secured Creditor within days.			
	□Attorneys' fees are not awarded.			
7. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.				
The undersigned hereby consent to the form and entry of the foregoing order.				
	elle Labayen, Esq. lecy for Debtor(s)	/s/ Laura Ege Laura Egerman, Es Attorney for Secure Date: 06/27/20	sq. ed Creditor	

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United States Bankruptcy Court District of New Jersey

In re: Case No. 20-15715-JKS

Rolinson Timothy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Jul 06, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2022:

Recipi ID Recipient Name and Address

th + Rolinson Timothy, 12 McKinnley Place, West Orange, NJ 07052-5709

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2022 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com

bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com

bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michelle Labayen

on behalf of Debtor Rolinson Timothy michelle@labayenlaw.com stephanieM@labayenlaw.com;monica@labayenlaw.com

Shauna M Deluca

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District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Jul 06, 2022 Form ID: pdf903 Total Noticed: 1

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 7